

Business of the Week

Amie Shackleton, Mortgage Agent for Dominion Lending Centres



By Dan Rankin

Our Business of the Week belongs to Amie Shackleton of St. Marys, who is a Mortgage Agent for Dominion Lending Centres. Shackleton has been brokering mortgages as an agent for seven years, but prior to that worked in the field for several banks. Dominion is the largest mortgage corporation in Canada, with its local franchise office based in Stratford. As one of their agents, Shackleton said she can now offer a five-

year fixed mortgage at 2.59 percent.

For anyone seeking her services, Shackleton said she will "match their needs with the best mortgage product on the market," and that, as mortgage broker, she can "shop over 60 different lenders" to match the product to a client's needs.

"We offer clients the best rate the first time," she said, adding that there are many benefits to using a mortgage broker versus a traditional bank. "We can

offer more services and more products to match everyone's needs. We have so many more opportunities for clients, versus what one bank does." While she said many of her clients are first-time home buyers looking for help as they walk through the process of buying their first house, she can also help customers refinance, or transfer an existing mortgage. "It doesn't matter if it's a \$150,000 or a \$400,000 mortgage, the same system is in place for everyone and we treat all of our customers equally," she said.

Mortgage brokers have historically been associated with being a back-up option for people that didn't qualify at other banks. "That is not the way a mortgage broker works anymore," she said. "We're not for just that 'B client' anymore. We're for every client."

Here in Canada, the mortgage industry is run "100 percent differently" than in the United States, she said. "We're more regulat-

ed than probably anyone," she said. "Our mortgages must have everything documented and we have to prove everything."

Anyone interested in setting up an appointment with Shackleton can call her, at 519-949-1225, or go to AmieShackleton.ca and shoot her an email. From there, she can examine a client's documents and talk about their goals, wants, and needs. "Then we decide if it's a good fit for you to go shopping for a house or, if you already have a current mortgage, if we should consider moving that mortgage or leave it where it is, if that fits the client better."

Often, Shackleton said she has pretty good idea, before checking with the credit bureau, whether a client can get approved. When a client walks away, they'll have "the information of whether they should contact a real estate agent and start looking for a house." If not, Shackleton said she can offer advice on how to fix certain things to get them to that point.

Independent Shorts

- This Saturday is National Hockey Card Day. At the Stickhandler in Mitchell, kids will receive free packs of cards and chances to win awesome prizes, including a signed Connor McDavid puck and a signed Dylan Larkin puck.
- Three films coming to theatres this weekend include the zombieified adaptation of Jane Austen's famous novel, "Pride and Prejudice and Zombies," which is sitting at 43 percent on the movie ratings website RottenTomatoes.com (far behind the 2005 film version of the actual novel, which has a rating of 85 percent), the new Coen Brothers film about an Old Hollywood kidnapping "Hail, Caesar!," starring George Clooney, Josh Brolin, Scarlett Johansson, Channing Tatum and Jonah Hill (which has a 76 percent rating), and the latest adaptation of a Nicholas Sparks romance novel, "The Choice," which yesterday afternoon had a rating of Zero. The top-grossing film at the box office is Kung Fu Panda 3, which is certified fresh at 80 percent, and has so far raked in over \$41 million.
- The St. Marys Legion is hosting a Super Bowl party Sunday evening.
- Registration for the Town's free Networking Breakfast is now open. The breakfast will be held on Feb. 18 at the Creamery and include presentations related to the Town's grant programs, the signage by-law and the parking plan. The Town is asking for those planning to attend to register by Feb. 15. Coffee and networking will begin at 7:00 am with breakfast served at 7:30 am. Sign up online at eventbrite.com/e/st-marys-downtown-networking-breakfast-tickets-21278207692.

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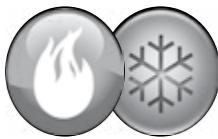
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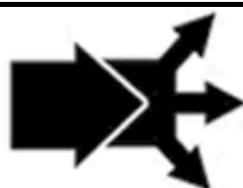


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